Information	to identify the case:	
Debtor 1	Bryon Masterson	Social Security number or ITIN xxx-xx-0211
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name Melissa Masterson	Social Security number or ITIN xxx-xx-1184
	First Name Middle Name Last Name	EIN
United States Bar	nkruptcy Court District of New Jersey	
Case number:	19-16825-CMG	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bryon Masterson Melissa Masterson

7/10/20

By the court: Christine M. Gravelle

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 19-16825-CMG Doc 58 Filed 07/12/20 Entered 07/13/20 00:30:21 Desc Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court District of New Jersey

In re: Bryon Masterson Melissa Masterson Debtors Case No. 19-16825-CMG Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4 Date Rcvd: Jul 10, 2020 Form ID: 318 Total Noticed: 115

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on			
Jul 12, 2020.			
db/jdb	Bryon Masterson, Melissa Masterson, 42 Gerald Pl, Bayville, NJ 08721-1616		
aty	+D. Anthony Sottile, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362		
cr	+American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088		
cr	+HOME POINT FINANCIAL, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814		
cr	+Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC,		
CI	10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461		
cr	+U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,		
	1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814		
cr	+US Dept. of Edcuation, POB 4414, Poerland, OR 97208-4414		
518162271	ADT Security Service, 200 E Park Dr, Mount Laurel, NJ 08054-1297		
518162273	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088		
	(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674)		
518162272	Altran Financial, LP, PO Box 4044, Concord, CA 94524-4044		
518162277	Brick Pediatric Dentistry, 132 Drum Point Rd, Brick, NJ 08723-6231		
518162285	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497		
518162299	Dentistry with a Womans Touch, 222 Oak Ave Ste 8, Toms River, NJ 08753-3348		
518162302	Disney Vacation Development, Inc., PO Box 470727 Attn: Member Accounting,		
E10160206	Celebration, FL 34747-0727		
518162306 518162307	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555 ++GC SERVICES LIMITED PARTNERSHIP, 6330 GULFTON, HOUSTON TX 77081-1198		
310102307	(address filed with court: GC Services Limited Partnership, 6330 Gulfton,		
	Houston, TX 77081-0000)		
518185820	+Granite State Management & Resources, on behalf of The U.S. Dept of Ed, PO Box 3420,		
	Concord, NH 03302-3420		
518162309	+Home Point Financial Corp, Attn: Correspondence, 11511 Luna Rd Ste 200,		
F10166104	Dallas, TX 75234-6451		
518166194	+Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362		
518162313	Jeffrey H. Gerstenblatt, Esq., 545 E County Line Rd, Lakewood, NJ 08701-1487		
518162322	New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, PO Box 2097,		
	Concord, NH 03302-2097		
518162323	New Jersey Healthcare Specialists P.C., PO Box 417191, Boston, MA 02241-7191		
518162324	Nhhelc/gsm&r, PO Box 3420, Concord, NH 03302-3420		
518162325	Nissan Motor Acceptanc, PO Box 660366, Dallas, TX 75266-0366		
518162326 518162332	Nissan Motor Acceptance, Attn: Bankruptcy Dept, PO Box 660360, Dallas, TX 75266-0360 Ray And Flan, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035		
518280986	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,		
310200700	TRENTON NJ 08646-0245		
	(address filed with court: State of New Jersey, Department of Treasury,		
	Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)		
518162337	STF Lawns and Landscaping, LLC, 1590 Church Rd, Toms River, NJ 08755-2116		
518162336	State Of NJ- Division Of Taxation, PO Box 111 Revenue Processing Center, Trenton, NJ 08645-0111		
518162345	Themcon, No. 00045-0111 Thom/Atls/Fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350		
518162346	Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035		
518262814	+The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555		
518162348	The Secretary of Housing and Urban Devep, 451 7th St SW, Washington, DC 20410-0001		
518255899	+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,		
E10000400	Addison, Texas 75001-9013		
518809488	+US Dept. of Education, POB 4414, Portland, OR 97208-4414 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501		
518162355	+United Coffection Bureau, Inc., 5020 Southwyck Bivd., Suite 200, Toledo, Oh 43014-1501		
Notice by el	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.		
tr	+EDI: QTJORR.COM Jul 11 2020 04:08:00 Thomas Orr, Law Office of Thomas J. Orr,		
	321 High Street, Burlington, NJ 08016-4411		
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2020 01:15:44 U.S. Attorney, 970 Broad St.,		
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534		
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2020 01:15:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,		
	Newark, NJ 07102-5235		
518234104	+E-mail/Text: amscbankruptcy@adt.com Jul 11 2020 01:17:21 ADT Secruity Services, Inc.,		
	3190 South Vaughn Way, Aurora, CO 80014-3512		
518162274	EDI: HNDA.COM Jul 11 2020 04:08:00 American Honda Finance, Attn: Bankruptcy,		
E40405	PO Box 168088, Irving, TX 75016-8088		
518191112	EDI: HNDA.COM Jul 11 2020 04:08:00 American Honda Finance Corporation,		
518162276	National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 E-mail/Text: billing@assa-nj.com Jul 11 2020 01:16:31 Atlantic Shore Surgical Associates,		
JIUIUZZ/U	478 Brick Blvd., Brick, NJ 08723-6077		
518162283	EDI: CAPITALONE.COM Jul 11 2020 04:08:00 Capital One Bank USA N, 15000 Capital One Dr,		
	Richmond, VA 23238-1119		

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                 E-mail/Text: cms-bk@cms-collect.com Jul 11 2020 01:15:01
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                                                Buffalo, NY 14206-2317
                  698 1/2 South Ogden Street,
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518162279
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                                                                Capital One,
                  Salt Lake City, UT 84130-0285
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                                                             Old Bethpage, NY 11804-9016
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                                                             PO Box 790034,
                                                                              Saint Louis, MO 63179-0034
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                 ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873 E-mail/PDF: creditonebknotifications@resurgent.com Jul 11 2020 01:10:30
518162297
                                                                                                 Credit One Bank NA.
                  PO Box 98875, Las Vegas, NV 89193-8875
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                                  Wilmington, DE 19850-5316
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                 PO Box 3025,
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518162303
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                                                                                     3820 N Louise Ave,
                                                              First Premier Bank,
518162305
                  Sioux Falls, SD 57107-0145
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                                                                                     Attn: Bankruptcy,
                  PO Box 5524, Sioux Falls, SD 57117-5524
                 E-mail/Text: bankruptcy@homepointfinancial.com Jul 11 2020 01:06:02
518246529
                Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
+E-mail/Text: bankruptcy@homepointfinancial.com Jul 11 2020 01:06:02 Home Point Financial
                                                                                            Home Point Financial C,
518162308
                 4849 Greenville Ave, Dallas, TX EDI: DRIV.COM Jul 11 2020 04:08:00
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                                                                       PO Box 961245, Fort well PO Box 7346,
518162310
                                                         Hsbc Auto,
                                                                                         Fort Worth, TX 76161-0244
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518162311
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518280312
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                                      St. Cloud, MN 56303-0000
                  16 McLeland Road,
518168463
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                                                 PO Box 10587, Greenville, SC 29603-0587
                                                           Lane Bryant Retail/Soa,
                                                                                      450 Winks Ln,
518162314
                  Bensalem, PA 19020-5932
                 E-mail/Text: ml-ebn@missionlane.com Jul 11 2020 01:05:44
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                                          San Francisco, CA 94104-4250
                  225 Bush St Ste 1100,
518162317
                 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 11 2020 01:11:23
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                  PO Box 1269, Greenville, SC 29602-1269
518203038
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                  Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
                 E-mail/Text: ml-ebn@missionlane.com Jul 11 2020 01:05:44
518162315
                                                                                 Lendup Card Services I,
                  Attn: Bankruptcy, LendUp, 237 Kearny St # 197, San Francisco, CA 94108-4502
                 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 11 2020 01:11:41
518162318
                                                                                               Merrick Bank Corp.
                 PO Box 9201, Old Bethpage, NY 11804-9001
                 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 11 2020 01:11:40
518162319
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                 Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201,
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Case 19-16825-CMG Doc 58 Filed 07/12/20 Entered 07/13/20 00:30:21 Desc Imaged Certificate of Notice Page 5 of 6

Page 3 of 4

Date Royd: Jul 10, 2020

User: admin

District/off: 0312-3

Form ID: 318 Total Noticed: 115 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 518162320 EDI: MID8.COM Jul 11 2020 04:08:00 Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578 EDI: MID8.COM Jul 11 2020 04:08:00 518162321 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709 518249734 +EDI: MID8.COM Jul 11 2020 04:08:00 Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011 EDI: AGFINANCE.COM Jul 11 2020 04:08:00 ONEMAIN, PO BOX 3251, 518214017 EVANSVILLE, IN. 47731-3251 518162327 EDI: AGFINANCE.COM Jul 11 2020 04:08:00 Onemain, PO Box 1010, Evansville, IN 47706-1010 518162328 EDI: AGFINANCE.COM Jul 11 2020 04:08:00 Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013 E-mail/Text: info@phoenixfinancialsvcs.com Jul 11 2020 01:05:44 518162329 Phoenix Financial Serv, Indianapolis, IN 46216-1009 8902 Otis Ave Ste 103A, EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, 140 Corporate Blvd., 518162331 Norfolk, VA 23502-0000 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541 EDI: PRA.COM Jul 11 2020 04:08:00 518297548 EDI: PRA.COM Jul 11 2020 04:08:00 518298472 Portfolio Recovery Associates, LLC, c/o Up, POB 41067, Norfolk VA 23541 518291457 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Wawa,inc, POB 41067, Norfolk VA 23541 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, 518162330 Norfolk, VA 23502-4952 +EDI: JEFFERSONCAP.COM Jul 11 2020 04:08:00 518233840 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 EDI: DRIV.COM Jul 11 2020 04:08:00 Santander Consumer USA, 518162333 Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244

EDI: DRIV.COM Jul 11 2020 04:08:00 Santar

Fort Worth, TX 76161-0244 518162334 Santander Consumer USA, PO Box 961245, EDI: RMSC.COM Jul 11 2020 04:08:00 Syncb/Old Navy, PO Box 965005, 518162339 Orlando, FL 32896-5005 518162340 EDI: RMSC.COM Jul 11 2020 04:08:00 Syncb/Toys R US, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 EDI: RMSC.COM Jul 11 2020 04:08:00 EDI: RMSC.COM Jul 11 2020 04:08:00 Syncb/lowes, PO Box 956005, Syncb/toysrus, PO Box 965005, 518162338 Orlando, FL 32801 518162341 Orlando, FL 32896-5005 +EDI: RMSC.COM Jul 11 2020 04:08:00 518163767 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 518162342 EDI: RMSC.COM Jul 11 2020 04:08:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 EDI: RMSC.COM Jul 11 2020 04:08:00 518162343 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 518162349 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026 EDI: TFSR.COM Jul 11 2020 04:08:00 518162350 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197 EDI: TFSR.COM Jul 11 2020 04:08:00 518162353 Toyota Motor Credit Co, 4 Gatehall Dr, Parsippany, NJ 07054-4518 EDI: TFSR.COM Jul 11 2020 04:08:00 518162354 Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026 EDI: CITICORP.COM Jul 11 2020 04:08:00 Thd/Cbna, PO Box 6497, 518162347 Sioux Falls, SD 57117-6497 +EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Motor Credit, 777 E Campbell Rd Ste 20, 518162351 Richardson, TX 75081-6713 EDI: TFSR.COM Jul 11 2020 04:08:00 Toyota Motor Credit, PO Box 9786, 518162352 Cedar Rapids, IA 52409-0004 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Jul 11 2020 01:10:23 518183351 US Dept. of HUD, 451 7th Street S.W., Washington, +EDI: WFFC.COM Jul 11 2020 04:08:00 Washington, D.C. 20410-0001 518162356 Wells Fargo Bank, NA, 3476 Stateview Blvd, MAC# X7801-013, Fort Mill, SC 29715-7200 TOTAL: 79 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, E
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little F Burlington, NJ 08016-4411 518162275* 201 Little Falls Drive, Wilmington, DE 19808-0000) Santander Consumer USA Inc., Attn: Bankruptcy, ##Tate & Kirlin Associates, 2810 Southampton Rd, Fort Worth, TX 76161-0244 518162335* Attn: Bankruptcy, PO Box 961245, Philadelphia, PA 19154-1207 518162344 TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Case 19-16825-CMG Doc 58 Filed 07/12/20 Entered 07/13/20 00:30:21 Desc Imaged Certificate of Notice Page 6 of 6

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor HOME POINT FINANCIAL nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor HOME POINT FINANCIAL nj.bkecf@fedphe.com Charles G. Wohlrab on behalf of Creditor Home Point Financial Corporation cwohlrab@rascrane.com

cwohlrab@rascrane.com
Daniel E. Straffi on behalf of Debtor Bryon Masterson bkclient@straffilaw.com,

G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
Daniel E. Straffi on behalf of Joint Debtor Melissa Masterson bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com

Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com Sherri Jennifer Smith on behalf of Creditor HOME POINT FINANCIAL nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com

Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11